

Dear Member,

I am offering to waive my \$1500 planning fee to create or update your current financial plan.

There is no better time to coordinate all your important paperwork, statements, policies, legal documents than now. Many of us are spending more time with our spouses and family and it's a perfect time to do a needs analysis, have discussions, review and learn the new tax codes, Cares Act, Secure Act and product needs to optimize your strategies.

Many have not updated their plans in years due to our busy lifestyles. Many have personal plans that are not coordinated with their business planning.

My approach is to put together a Family Love Letter chart with all your information spelled out simply and easy to understand for all.

For 33 years, I have prided myself in caring about and serving my clients by going above and beyond for them.

I have no idea how to build a house, perform surgery, manufacture widgets or provide healthcare or public safety.

My wheelhouse is to insure you have planned savings, in and outside retirement plans, coordinate and mitigate risk factors, provide alternative vehicles that protect your retirement gains, share tax deferred options of growth outside your plan, share insights on tax codes, college planning, updating wills, healthcare powers of attorneys, business powers of attorney all based on your objectives.

The most important thing you can do for you and your family is to protect them in case of your disability, death and protecting yourself for critical illness and long-term care needs and mitigate risk in your investing by looking at asset allocation between your personal and retirement planning.

I find most people get hung up because planning is overwhelming when it doesn't have to be or they worked with someone 2, 5, 10 years ago and have not had the time to update or the person they worked with has not returned to review with them I find this is especially true when it comes to insurance planning. People have policies they don't understand. They may be products that either aren't needed or aren't the right product for their specific needs. When it comes to this area, insurance products can be difficult to understand. Just like investments there are so many choices and most people never get the proper education causing them to be over-insured or underinsured. I have found a way to explain products in layman's terms and I implore clients to ask question after question. No question no matter how many times asked is stupid.

Remember, I don't know how to do what you do in your profession. I'd be asking you questions that may seem silly but I don't know your profession anywhere near the way I know mine.

Now is the time to HELP PEOPLE and care about others.

I'm not here to replace other advisors but instead put a second set of eyes on what you've done. I'm not out to peddle a specific product. Not my style. I am purely offering to see what you've done and see if there any places you can improve to benefit you and your loved ones while we all have a little extra time on our hands.

Please email me at:

[Stacey.odgers@axa-advisors.com](mailto:Stacey.odgers@axa-advisors.com)

I'm devoting ½ of each day from now until we can all resume some form of normalcy for you. If you'll send me an email with a few dates and times that work best, we will book a virtual call and get to work.

Stay safe. Many blessings to you and your families.

Stacey Odgers  
cell- 484-868-5650

Stacey Odgers, Sr. Financial Advisor  
Karr Barth Associates  
1 Belmont Ave  
Bala Cynwyd, Pa. 19004